



Kernan, Hudnut to Speak at Housing Conference



Above: Kimberly Green presenting the "Governor's Award for Leadership in Affordable Housing" to Fred Miller at last year's conference.

lans are coming along for the 11th Annual Indiana Affordable Housing Conference. This year's conference will be held on September 11th and 12th at the Indiana Convention Center in downtown Indianapolis. This is an excellent opportunity for learning and networking. It offers panel discussions, roundtables, and case studies focusing on how to create and preserve affordable housing for rental or sale.

This year's theme is "Preserving Affordable Housing." Workshop tracks include: Homeownership, Rental Housing Tax Credits, Section 8 Contract Administration, Housing as Community Development, Emerging Issues, Resources/Management and Special Needs Populations. In addition to the basics in funding,

managing, and administering affordable housing programs, panel topics will include overco ming language and cultural barriers, faithbased housing, fair housing, evaluating the financial health of community development corporations, and a roundtable on supportive housing. Featured keynote speakers include:

- Lt. Governor Joe Kernan, chairman of the Indiana Housing Finance Authority
- William H. Hudnut, former member of Congress and Mayor of Indianapolis and now a Senior Fellow at the Urban Land Institute and a member of the Millennial Commission on Housing.
- Donald Whitehead, formerly a homeless veteran and now president of the board of the National Coalition for the Homeless.

At the opening session of the conference, Lt. Governor Kernan will present the second annual Governor's Awards for Excellence in Affordable Housing. These awards will be presented in four categories: leadership, homeownership, rental hous-

ing, and special needs housing. They recognize and celebrate the excellent work that has been done in the area of affordable housing in Indiana. Applications for the awards are due July 20, 2001, and can be downloaded from IHFA's website at http://www.indianahousing.org.

One change we've made this year is to extend Tuesday night's reception honoring sponsors. This year it will be held at the Artsgarden located over the intersection of Washington and Illinois Streets.

You can register for the conference through IHFA's website or through the registration form we will be mailing out soon. The registration fee is \$90 if received on or before August 3, 2001, or \$135 if received after August 3, 2001. You can make hotel reservations at a special conference rate by calling the Westin Hotel at (800) WESTIN1.

What's Inside. . .



Kimberly A. Green IHFA Executive Director

A Note From the Executive Director of IHFA

Homeownership Education Networks to Be Formed

Most people working with first-time and low-income homebuyers recognize that their long-term success in homeownership depends largely on the quality and amount of counseling they received prior to the purchase of their home. For this reason, IHFA is committed to supporting the expansion of homeownership education to more Hoosier families. When an individual receives financial support through one of IHFA's homeownership programs, we are especially concerned that they are also receiving thorough and accurate homeownership counseling during the process of buying their home. Currently, there are many different types of homeownership counseling programs that range from distributing a pamphlet to a prospective buyer to intensive, one-on-one pre- and postpurchase counseling.

As a means of improving the quality and distribution of homeownership education in Indiana, IHFA recently awarded a grant to the Indiana Association of Community Economic Development (IACED) for the purpose of developing regional networks of homeownership education organizations. Through this regional approach, IACED will:

- Develop program guidelines that include required program components
- Adopt curriculum standards based on the program guidelines
- Identify training certifications for homeownership counselors that meet minimum standards
- Coordinate and conduct two series of certification trainings for homeownership education
- Create regional homeownership education plans that will identify the roles and responsibilities of organizations providing homeownership education services in all regions

of the state

- Gather and formulate recommendations to IHFA for the development of programs and policies for the funding of homeownership education activities
- Serve as a repository of homeownership education materials. This repository will include curricula, supplemental teaching aids, and model forms developed by various homeownership education providers.
- Create a database of these materials that can be accessed by organizations and individuals providing homeownership counseling services in the state
- Maintain a database of best practices in the field of homeownership education that can be replicated by other organizations.

All of these activities are designed to create a statewide standard for homeownership counseling that will ensure that Hoosiers who want to realize the dream of homeownership can get the information needed to make informed decisions. If your organization would like to participate in one of the homeownership education networks, contact David Kaufmann at IACED at (317) 423-1070.

Kimberly A. Green Executive Director

IHFA Welcomes New Specialist

Community Development's Compliance Department recently welcomed Lori Martin to the staff. She is the new Compliance Specialist for the Southern Region. Lori formerly worked as a Program Manager for the Indiana Department of Health. In that capacity, she served on the state's Fair Housing Task Force. Lori replaces Mark Young who was promoted to Assistant Compliance Manager.

IDOC Funds Affordable Housing Infrastructure

We often hear that construction costs escalate more rapidly than increases in federal appropriations for affordable housing programs. Subsequently, the cost of constructing or rehabilitating large developments can be higher than the amount of funding available from any one funding source. The solution for many organizations is to layer multiple funding sources into one development.

One option available to cities, towns, and counties outside of Indiana's larger metropolitan areas is to apply for Community Development Block Grant (CDBG) funds through the Indiana Department of Commerce's (IDOC) Community Focus Fund (CFF) program for infrastru cture in support of affordable housing. Housing developers can partner with their local unit of government to apply for up to \$500,000 in grant funds that can be used to buy down the cost of infrastructure such as streets, curbs and gutters, sidewalks, water lines, and sewer lines. A CFF grant, when paired with the subsidy of an award from IHFA's Housing from Shelters to Homeownership program, can result in substantial cost savings for low to moderate income tenants and homebuyers.

Demand is always high for CFF funding, so IDOC strongly emphasizes that applicants must demonstrate that there is a documented need for the proposed development, the undertaking has been well planned, the grant funds will have a significant financial impact on the development, and the project is ready to proceed upon receipt of an award. Prior to application submission, applicants are encouraged to complete a feasibility study and/or market analysis, pre-screen potential buyers or tenants, and contract with an affordable housing developer. IDOC allows CFF recipients three years to finish the undertaking – 18 months to complete the infrastructure and 18 months to complete the housing.

IDOC's Community Development Division

can provide assistance with project development and the application process. It's a good idea to contact your field representative as one of the first steps in considering a CFF grant.

North Territory:

Ed Fansler, (219) 935-9744

West Central Territory:

Aleea Perry, (317) 232-7305

East Central Territory:

Dan Lake, (317) 232-8907

Southwest Territory:

Sarah Long, (812) 481-2025

Southeast Territory:

Theresa Brading, (812) 752-0048

Important Dates – CFF Round 2, 2001 Proposal deadline: July 13, 2001, 5:00 p.m. Application workshop: August 15, 2001, 1:00 p.m., Indiana Government Center

South, Conference Room B

Application deadline: September 7, 2001, 5:00 p.m.

Award announcements: Early November

Important Dates to Remember

Housing from Shelters to Homeownership

Round 2 - 2001-02

(HOME, CDBG, & Trust Fund)

Letter of Intent Due Date....Jun. 1, 2001 Application Due Date......Jul. 2, 2001 Award Announcement Aug. 23, 2001

Round 3 - 2001-02

(HOME, CDBG, & Trust Fund)

Letter of Intent Due Date. Sept. 4, 2001 Application Due Date....... Oct. 1, 2001 Award Announcement Nov. 15, 2001

Round 4 - 2001-02

(HOME & Trust Fund only)

Letter of Intent Due Date... Jan. 2, 2002 Application Due Date...... Feb. 1, 2002 Award AnnouncementMar. 28, 2002

Foundations and CHDO Works Round 2 – 2001-02

Application Due Date...... Aug. 1, 2001 Award Announcement.... Sept. 27, 2001

Round 3 - 2001-02

Application Due Date......Nov. 1, 2001 Award Announcement.... Dec. 13, 2001

Round 4 - 2001-02

Application Due Date...... Mar. 1, 2002 Award Announcement..... Apr. 25, 2002





Recent Community Development Awards

	Award	
Organization	Amount	Activity Type – Funding Source
March 2001 Awards		
Genesis Outreach, Inc.	\$119,300	Transitional Housing – Rehabilitation – HOME
Haven House Services, Inc.	\$300,000	Homeownership Counseling/Down Payment Assistance – HOME
HOPE of Evansville, Inc.	\$300,000	Homeownership Counseling/Down Payment Assistance – HOME
Housing Opportunities, Inc.	\$31,280	Homeownership Counseling/Down Payment Assistance – HOME
Ohio County	\$135,000	Homeownership Counseling/Down Payment Assistance – HOME Rental Rehabilitation - HOME CHDO
Dale Community Apartments, Inc.	\$365,000	Rental Rehabilitation - HOME CHDO
Rising Sun and Ohio County Senior Citizens Housing, Inc.	\$385,000	Rental Rehabilitation - HOME CHDO
IRL Development Corporation	\$190,000	Lease Purchase – Rehabilitation - HOME CHDO
Pathfinder Services, Inc.	\$309,000	Homebuyer - New Construction - HOME CHDO
Twin Oaks Housing Corporation	\$80,000	Transitional Housing – Rehabilitation - HOME CHDO
Opportunity Housing, Inc. of Putnam County	\$337,500	Rental Rehabilitation - Trust Fund
LaCasa of Goshen, Inc.	\$162,500	Homebuyer - New Construction - Trust Fund
April 2001 Awards		
The Affordable Housing Corporation of Marion, Indiana	\$30,000	CHDO Operating Funds – HOME
Blue River Services, Inc.	\$30,000	CHDO Operating Funds – HOME
Brotherhood Athletic Education Association, Inc.	\$30,000	CHDO Operating Funds – HOME
Eastside Community Center, Inc.	\$30,000	CHDO Operating Funds – HOME
Hoosier Uplands Economic Development Corporation	\$30,000	CHDO Operating Funds – HOME
HOPE of Evansville, Inc.	\$30,000	CHDO Operating Funds – HOME
IRL Development Corporation	\$30,000	CHDO Operating Funds – HOME
Lafayette Transitional Housing Center, Inc.	\$30,000	CHDO Operating Funds – HOME
Opportunity Housing, Inc. of Putnam County	\$30,000	CHDO Operating Funds – HOME
Rising Sun and Ohio County Senior Citizens Housing, Inc.	\$30,000	CHDO Operating Funds – HOME
Southern VI Corporation	\$30,000	CHDO Operating Funds – HOME
Four Rivers Resource Services, Inc.	\$33,075	CHDO Pre-development Loan – HOME
Lincoln Hills Development Corporation	\$21,000	CHDO Pre-development Loan – HOME
Opportunity Housing, Inc. of Putnam County	\$20,000	CHDO Pre-development Loan – HOME
Hoosier Uplands Economic Development Corporation	\$28,000	CHDO Seed Money Loan – HOME
Town of Elnora	\$16,200	Feasibility Study - CDBG
County of Jefferson	\$30,000	Housing Needs Assessment – CDBG

Organization	Award Amount	Activity Type – Funding Source
April 2001 Awards continued		J J1
Milltown Town Board	\$20,000	Housing Needs Assessment - CDBG
Town of Camden	\$20,000	Housing Needs Assessment - CDBG
Town of Ladoga	\$20,000	Housing Needs Assessment - CDBG
Town of Linden	\$20,000	Housing Needs Assessment – CDBG
Warrick County Commissioners	\$30,000	Housing Needs Assessment - CDBG
May 2001 Awards		
The Affordable Housing Corporation of Marion, Indiana	\$300,000	Rental New Construction - HOME CHDO
Community Action Program, Inc. of Evansville and Vanderburgh	\$225,000	Rental New Construction - HOME CHDO
Hoosier Uplands Economic Development Corporation	\$300,000	Rental New Construction - HOME CHDO
Indiana Association for Community Economic Development	\$113,000	Homeownership Education Networks HOME
Total March - May 2001	\$4,240,855	

Recent Rental Housing Tax Credit Awards

Applicant Name	Project Name	Annual Rental Housing Tax Credit Allocation
BBR Visions II, LP	Heather Park	\$34,096
Community Action Program, Inc. of Evansville and Vanderburgh County	Brumfield Place Apartments	\$108,139
Conner Community Development Corporation	Patriot Pointe Apartments	\$11,678
D.R.E.	Fort Wayne Renaissance	\$30,163
Deckard Realty and Development Co.	Foster's Landing Apartments	\$33,333
Fort Wayne Neighborhood Housing Partnership, Inc.	Fort Wayne Lease Purchase	\$19,079
Herman & Associates, Inc.	Cameron Court Apartments	\$410,527
Hoosier Uplands Economic Development Corporation	Aspen Meadows II	\$90,111
Lancaster Apartments, LP	The Lancaster	\$555,661
Millennium Place I, LP	Millennium Place	\$20,367
Morris D. Neeb	Lion Trace Apartments	\$17,677
Partners in Housing Development Corporation	Mozingo Place, LP	\$100,988
The Affordable Housing Corporation of Marion, Indiana	Marion Scattered Sites	\$14,208
Zion Properties	Duck Creek	\$14,047
	Total RHTC May 2001	\$1,460,074

Accessibility Requirements of the Fair Housing Act: Part I of III

The Fair Housing Act provides equal opportunities for people in the housing market regardless of race, color, religion, sex, national origin, familial status, or disability. The law applies irrespective of whether or not the housing is publicly funded. This includes the sale, rental, and financing of housing, as well as the physical design of newly constructed, multifamily housing.

As a protected class, people with disabilities are the only minority that can be discriminated against solely by the design and construction of their environment. The Fair Housing Act accessibility requirements ensure that persons with disabilities will have full use and

enjoyment of their dwellings. The act includes two important provisions which establish design and construction requirements for multifamily housing:

- 1. It is unlawful to refuse to make reasonable accommodations in rules, policies, practices, and services when necessary to allow the resident with a disability equal opportunity to use the property and its amenities. For example, an apartment building provides parking for tenants on a first-come, first-served basis. It would be considered a reasonable accommodation to require the landlord to change this policy to provide reserved parking spaces, close to an accessible route, for tenants with mobility impairments.
- 2. It is unlawful to refuse to permit residents with disabilities to make reasonable modifications to either their dwelling unit or to the public and common use areas, at the residents' cost, unless the housing provider receives federal funding. Under no circumstances can the landlord/

manager require people with disabilities to pay an additional security deposit or to sign a different lease.

Examples of common modifications:

- Installing grab bars in the bathroom
- Lowering or removing kitchen cabinets
- Installing a visual door bell or fire alarm
- Removing a bathtub to install a roll-in shower
- Widening a doorway to the building laundry room

The landlord/manager may require that the modifications be completed in a professional manner under the applicable building

codes, and may also require that the resident agree to restore the interior of the dwelling to the condition that existed before the modification, under reasonable wear and tear expectations. However, landlords/managers may not require that modifications be

restored if it would be unreasonable to do so. For example, in existing construction, a resident needs grab bars and pays to have the original wall reinforced with blocking between studs so grab bars can be securely mounted. It would be reasonable to require the resident to remove the grab bars at the end of the tenancy. However, it would not be reasonable to require that the blocking be removed since the reinforced wall would not interfere with the next resident's use and enjoyment of the unit, and the reinforcement may be needed by a future resident.

In our next issue, we will provide specific design requirements regarding kitchens and bathrooms, accessible routes, and reinforced walls for grab bars. In addition, Part II will offer recommendations on how to go above and beyond the accessibility requirements.

Upcoming Training Opportunities

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Top Ten Reasons Applications Do Not Get Funded

Each funding round, IHFA receives many more applications than we are able to fund. IHFA staff is frequently asked why some applications do not receive an award. The information provided below represents the top ten reasons why Housing from Shelters to Homeownership applications from 2000 and the first round of 2001 did not get funded. We hope this information helps you better prepare your application:

- The application did not score high enough. (This is more likely with a CDBG application than with a HOME application.)
- The application included an incorrect resolution. Some examples include not providing original signatures, not committing to enough match, or resubmitting a resolution from a previous application.
- 3. The application was missing pages.
- 4. The application did not include a resolution.

- The application for either homebuyer, leasepurchase, or homeownership counseling/ down payment assistance was missing a single-family proforma.
- 6. The application identified ineligible sources of match.
- 7. The applicant, subrecipient, grant administrator, or related parties' combined amount from all the applications submitted exceeded the \$750,000 funding round limit.
- 8. The CDBG application was missing public meeting attachments (e.g., publisher's affidavit, minutes from the meeting, or the atten dance list).
- 9. The URA section of the application was incomplete.
- 10. The application did not meet IHFA's underwriting criteria for the proposed activity.





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